

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

JEANNINE MARIE SIDEEN,
Debtor,

Case No.: 05-48124-NCD
Chapter 7

Jeannine Marke Sideen,
a/k/a Jeannine Marie Walberg,
Plaintiff,

v.

Education Credit Management Corporation and
U.S. Department of Education,
Defendants.

COMPLAINT TO DETERMINE DISCHARGEABILITY OF DEBT

1. The Plaintiff is the debtor in this case.
2. This Court has jurisdiction under 11 U.S.C. §523 (a) and 28 U.S.C. §1334.

This adversary proceeding relates to the above referenced case under Chapter 7 of the Bankruptcy Code now pending in Bankruptcy Court in the District of Minnesota. This is a core proceeding under 28 U.S.C. §157(b)(2)(I).

3. On February 6, 2006, an order was made herein granting to Plaintiff a discharge in bankruptcy and said order has now become final.

4. In the schedule of debts in this proceeding, Plaintiff listed student loans owed to Wells Fargo Education Financial Center, assigned to Sallie Mae, now assigned to Educational Credit Management Corporation, in the amount of \$22,536.10. Said debt is a federally guaranteed student loan.

5. The debt, although a student loan, is one which the debtor does not have the ability to pay because she has to provide 24 hour care to her disabled son that makes her unable to take other employment. Attempts to pay this debt will impose an undue hardship on the debtor and her family.

WHEREFORE, Plaintiff prays that it be determined; adjudged and decreed that the debt of the Plaintiff to said U.S. Department of Education is dischargeable by virtue of the order of discharge herein before granted by this court, and that it is determined that this debt is dischargeable under the Code section 523(a)(8).

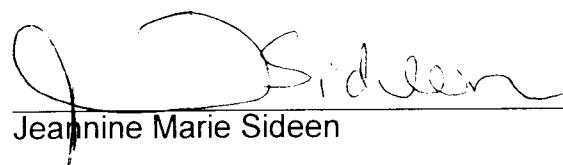
CARTER LEGAL SERVICES, P.A.


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VERIFICATION

I, Jeannine Marie Sideen, Plaintiff herein, declare, under penalty of perjury, that the foregoing is true and correct to the best of my knowledge, information and belief.

Dated: 9-25-06


Jeannine Marie Sideen